

State of Idaho
DEPARTMENT OF INSURANCE

C.L. "BUTCH" OTTER
Governor

700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone (208)334-4250
FAX # (208)334-4398

WILLIAM W. DEAL
Director

NEWS RELEASE

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CONTACT: Tricia Carney
208-334-4312

Are You Properly Insured for Your Summer Fun?

BOISE ID – Insurance Director Bill Deal urges Idahoans to review their insurance policies to make sure they are properly protected for summer outdoor activities.

"Boats, motorcycles and backyard pools are fun, but they are also an added liability," Deal said. "A call to your insurance agent is always a good first step in making sure you are protecting yourself and your family."

Deal suggests reviewing insurance policies if you own the following items:

Small boats may be covered by a homeowners policy, but larger craft are excluded and will require a separate policy.

Personal watercraft, such as Jet Skis, will also likely require a separate boat insurance policy.

Motorcycles and scooters are not covered by your standard auto insurance policy. You must have a separate policy for liability and physical damage coverage. If you carry seasonal coverage on your motorcycle, be sure that you have current coverage.

All-terrain vehicles are not covered by standard automobile insurance policies; a separate policy may be needed.

Pools and trampolines, while fun for the family, are also dangerous and will increase your insurance risk. Check with your insurance agent to make sure you are properly insured for this.

The Idaho Department of Insurance is here to assist you and answer questions you may have about your insurance needs for summer risks. Call 800-721-3272 toll-free in Idaho, 334-4250 in Boise, or visit the website at www.doi.idaho.gov,

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